

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Patent Application of:) Mail Stop AF
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John GAVAN et al.) Group Art Unit: 3621
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Application No.: 10/627,033) Examiner: Charles C. Agwumezie
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Filed: July 24, 2003)
)
For: SYSTEM AND METHOD FOR)
DETECTING AND MANAGING)
FRAUD)

U.S. Patent and Trademark Office
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AMENDMENT AFTER FINAL

In response to the final Office Action of December 8, 2006, and pursuant to 37 C.F.R. §
1.116, Applicants propose amending the present application as follows.

Amendments to the Claims begin on page 2 of this paper.

Remarks begin on page 15 of this paper.